Calculating Your UI Benefits

Computing Weekly Benefit Amount (WBA)

If an unemployed worker is monetarily eligible for benefits, the weekly benefit amount is computed by dividing the total wages paid in the two highest quarters in the worker's base period by 45.

The amount of weekly benefits is capped each year, for the period beginning July 1st through June 30th of the following year.

The current maximum weekly benefit amount payable in Vermont [PDF].

Duration of Benefits

The maximum number of weeks an individual can receive in a benefit year is 26 times the WBA.

Effective July 1, 2011 all new benefit years established will be subject to a variable duration that will be impacted by two factors.

- 1. Maximum duration will be 46% of the base period wages OR 26 times the WBA, which ever amount is **LESS**.
- 2. Findings of misconduct will result in maximum duration not exceeding 23 full weeks.

Base Periods

Determining an unemployed worker's eligibility for benefits is a multi-step process. First, the worker must have earned a sufficient amount of wages during his or her "base period" to be considered "monetarily" eligible.

A "base period" is four successive calendar quarters that fall within the 18 month period prior to establishing a new benefit year.

There are four methods for determining eligibility.

Method One

Any time a worker becomes monetarily eligible under method one, (s)he must be paid under this method, which uses all wages paid during the first four of the last five completed calendar quarters immediately preceding the date the worker calls to file his or her claim for benefits.

To be monetarily eligible for benefits under "monetary method one," the worker must have been paid at least the current minimum quarter amount during one of those calendar quarters.

This minimum amount can change each year in July if the minimum wage per hour increases.

The worker must also have been paid wages equal to at least 40% of highest quarter in the remaining three calendar quarters of the base period.

Method Two

If an unemployed worker is not monetarily eligible under monetary method one, the department will use the last four completed calendar quarters preceding the effective date of the claim as the base period.

The worker must have been paid at least the current minimum quarter amount in one of the four calendar quarters and the worker must also have been paid wages equal to at least 40% of highest quarter in the remaining three calendar quarters of the base period.

Method Three

If the unemployed worker is not monetarily eligible under monetary method two, the department will use the last three completed calendar quarters and wages paid in the current quarter up to the effective date of the claim as the base period.

The worker must have been paid at least the current minimum quarter amount in one of the four calendar quarters.

Since the wage reports for the last completed and current calendar quarters (used under the monetary methods two and three) will not yet have been received, a special request for these quarter's wages will be sent to all employers who furnished employment to the individual during these quarters.

The worker must also meet the other two monetary requirements to become monetarily eligible.

Method Four

This method is ONLY available to individuals who have been receiving Workers Compensation benefits because of temporary total disability.

A former Workers' Compensation recipient will be entitled to receive unemployment insurance benefits, which would have been available at the time of separation from employment, as long as the worker, at the time of filing:

- 1. Is not monetarily eligible under other monetary methods;
- 2. Has filed a claim within six months after the termination of the period of temporary total disability;
- 3. Is otherwise eligible for unemployment insurance; and
- 4. Has met the minimum quarterly qualifier, along with meeting the 40% rule previously described.